

# What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

## ➤ What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

## ➤ What fees will I be charged if BCBank, Inc. pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** each time we pay an overdraft.
- We limit the number of overdraft fees we charge you for overdrawing your account to six (6) per business day for a total daily charge of up to \$210.

## ➤ What if I want BCBank, Inc. to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 304-457-3300, or complete the form below and drop it off at any of our branch locations, or mail it to:

BCBank, Inc.  
PO Box 340  
Philippi, WV 26416

.....  
 I **do** want BCBank, Inc. to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I **do not** want BCBank, Inc. to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_

Account Number: \_\_\_\_\_

You have a right to change your mind at any time. If you choose to discontinue having access to overdraft protection for ATM and Everyday debit card transactions, contact us.